

**Information to identify the case:**

Debtor 1	<b>Carol Zembrzusi</b>	Social Security number or ITIN	xxx-xx-6282
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	<b>19-21170-MBK</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carol Zembrzusi

8/20/24

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Carol Zembrzuski  
Debtor

Case No. 19-21170-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Aug 20, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2024:

Recip ID	Recipient Name and Address
db	Carol Zembrzuski, 15 High Ridge Rd, Little Egg Harbor, NJ 08087-4001
518281856	Mercantile Innovative Solution, 165 Lawrence Bell Dr Ste 100, Williamsville, NY 14221-7900

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 20 2024 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 20 2024 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518499248	EDI: GMACFS.COM	Aug 21 2024 00:12:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519260265	+ EDI: AISACG.COM	Aug 21 2024 00:12:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518371079	EDI: BANKAMER	Aug 21 2024 00:11:00	BANK OF AMERICA, N.A., PO Box 31785, Tampa, FL 33631-3785
518281830	EDI: BANKAMER	Aug 21 2024 00:11:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
518281829	EDI: BANKAMER	Aug 21 2024 00:11:00	Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
518281828	EDI: BANKAMER	Aug 21 2024 00:11:00	Bank of America, Attn: Bankruptcy, PO Box 982238, El Paso, TX 79998-2238
518334859	+ EDI: BANKAMER2	Aug 21 2024 00:12:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518281831	EDI: BANKAMER	Aug 21 2024 00:11:00	Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
518281833	EDI: CAPITALONE.COM	Aug 21 2024 00:12:00	Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
518281832	EDI: CAPITALONE.COM	Aug 21 2024 00:12:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
518339832	Email/PDF: bncnotices@becket-lee.com	Aug 20 2024 20:36:26	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518281836	+ EDI: CITICORP	Aug 21 2024 00:12:00	Citi, PO Box 790040, Saint Louis, MO 63179-0040
518281837	+ EDI: CITICORP	Aug 21 2024 00:12:00	Citibank N A, Po Box 6191 ATTN:

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			BANKRUPTCY, Sioux Falls, SD 57117-6191
518281838	+ EDI: WFNNB.COM	Aug 21 2024 00:12:00	Comenity Bank, Po Box 182789, Columbus, OH 43218-2789
518281839	EDI: WFNNB.COM	Aug 21 2024 00:12:00	Comenity Bank/Avenue, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
518281840	EDI: WFNNB.COM	Aug 21 2024 00:12:00	Comenity Bank/Avenue, PO Box 182789, Columbus, OH 43218-2789
518281841	+ EDI: WFNNB.COM	Aug 21 2024 00:12:00	Comenity Bank/Dress Barn, 220 W Schrock Rd, Westerville, OH 43081-2873
518281842	EDI: WFNNB.COM	Aug 21 2024 00:12:00	Comenity Bank/Fashbug, PO Box 182789, Columbus, OH 43218-2789
518281843	EDI: WFNNB.COM	Aug 21 2024 00:12:00	Comenity Bank/Kingsize, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
518281844	EDI: WFNNB.COM	Aug 21 2024 00:12:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
518281845	EDI: WFNNB.COM	Aug 21 2024 00:12:00	Comenity Bank/Lnbryant, PO Box 182789, Columbus, OH 43218-2789
518281846	EDI: WFNNB.COM	Aug 21 2024 00:12:00	Comenity Bank/Womnwithn, PO Box 182789, Columbus, OH 43218-2789
518281847	EDI: WFNNB.COM	Aug 21 2024 00:12:00	Comenity/Fashion Bug, Attn: Bankruptcy Dept, PO Box 18215, Columbus, OH 43081
518281850	EDI: WFNNB.COM	Aug 21 2024 00:12:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
518281848	EDI: WFNNB.COM	Aug 21 2024 00:12:00	Comenitybank/trwrds, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
518281849	EDI: WFNNB.COM	Aug 21 2024 00:12:00	Comenitybk/totalys, PO Box 182789, Columbus, OH 43218-2789
518281851	EDI: WFNNB.COM	Aug 21 2024 00:12:00	Comenitycb/boscov, PO Box 182120, Columbus, OH 43218-2120
518281852	EDI: CITICORP	Aug 21 2024 00:12:00	Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
518281882	EDI: CITICORP	Aug 21 2024 00:12:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
518281834	EDI: JPMORGANCHASE	Aug 21 2024 00:12:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
518281835	EDI: JPMORGANCHASE	Aug 21 2024 00:12:00	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
518325587	+ Email/Text: RASEBN@raslg.com	Aug 20 2024 20:28:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518281853	Email/Text: PBNCNotifications@peritussservices.com	Aug 20 2024 20:27:00	Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120
518281854	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 20 2024 20:27:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
518281855	EDI: WFNNB.COM	Aug 21 2024 00:12:00	Lane Bryant Retail/Soa, 450 Winks Ln, Bensalem, PA 19020-5932
518351731	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 20 2024 20:29:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
518281857	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 20 2024 20:29:00	Midland Credit Management, Inc., 1037 Raymond

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			Blvd Ste 710, Newark, NJ 07102-5423
518281858	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 20 2024 20:29:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
518281859	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 20 2024 20:29:00	Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
518381127	EDI: PRA.COM	Aug 21 2024 00:12:00	Portfolio Recovery Associates, LLC, c/o Boscovs, POB 41067, Norfolk VA 23541
518381092	EDI: PRA.COM	Aug 21 2024 00:12:00	Portfolio Recovery Associates, LLC, c/o Woman Within, POB 41067, Norfolk VA 23541
518281861	Email/Text: signed.order@pfwattorneys.com	Aug 20 2024 20:28:00	Pressler Felt & Warshaw LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
518281860	EDI: PRA.COM	Aug 21 2024 00:12:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
518281862	Email/Text: signed.order@pfwattorneys.com	Aug 20 2024 20:28:00	Pressler, Felt & Warshaw, LL, 7 Entin Rd, Parsippany, NJ 07054-5020
518281863	EDI: SYNC	Aug 21 2024 00:12:00	Sync, PO Box 530905, Atlanta, GA 30353-0905
518281864	EDI: SYNC	Aug 21 2024 00:12:00	Sync/OVC, PO Box 530905, Atlanta, GA 30353-0905
518281865	+ EDI: SYNC	Aug 21 2024 00:12:00	Syncb, Po Box 965005, Orlando, FL 32896-5005
518281870	EDI: SYNC	Aug 21 2024 00:12:00	Syncb/Toys 'R' US, Attn: Bankruptcy, PO Box 965004, Orlando, FL 32896-5004
518281871	EDI: SYNC	Aug 21 2024 00:12:00	Syncb/Walmart, PO Box 965024, Orlando, FL 32896-5024
518281866	EDI: SYNC	Aug 21 2024 00:12:00	Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015
518281867	EDI: SYNC	Aug 21 2024 00:12:00	Syncb/mc, PO Box 965005, Orlando, FL 32896-5005
518281868	EDI: SYNC	Aug 21 2024 00:12:00	Syncb/qvc, PO Box 965005, Orlando, FL 32896-5005
518281869	EDI: SYNC	Aug 21 2024 00:12:00	Syncb/tjx Cos Dc, PO Box 965015, Orlando, FL 32896-5015
518284278	^ MEBN	Aug 20 2024 20:21:16	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518281872	EDI: SYNC	Aug 21 2024 00:12:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
518281873	EDI: SYNC	Aug 21 2024 00:12:00	Synchrony Bank/Qvc, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
518281875	EDI: SYNC	Aug 21 2024 00:12:00	Synchrony Bank/TJX, PO Box 530948, Atlanta, GA 30353-0948
518281874	EDI: SYNC	Aug 21 2024 00:12:00	Synchrony Bank/Tjx, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
518281876	EDI: SYNC	Aug 21 2024 00:12:00	Synchrony Bank/Walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
518281877	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 20 2024 20:28:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 8026, Cedar Rapids, IA 52408-8026
518356923	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Aug 20 2024 20:28:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518281878	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 20 2024 20:28:00	Toyota Motor Credit, PO Box 9786, Cedar Rapids,

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			IA 52409-0004
518281880	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 20 2024 20:28:00	Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408-8026
518396483	Email/Text: bankruptcy@unifund.com	Aug 20 2024 20:28:00	Unifund CCR, 10625 Techwoods Circle, Cincinnati, OH 45242
518281881	Email/Text: birminghamtops@sba.gov	Aug 20 2024 20:29:47	US Small Business Administration, 801 Tom Martin Dr Ste 120, Birmingham, AL 35211-6424
TOTAL: 67			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518392844	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518281879	*	Toyota Motor Credit Co, PO Box 9786, Cedar Rapids, IA 52409-0004

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Daniel E. Straffi	on behalf of Debtor Carol Zembrzuski bkclient@straffilaw.com g25938@notify.cincompass.com;jrdanielsb124806@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor BANK OF AMERICA N.A. dmcdonough@flwlaw.com, NRodriguez@flwlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5